

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,972  
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Applicants : Daniel Hamilton et al.  
Title : PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC  
DEBITING OPTION

TC/AU : 4172  
Examiner : M. Z. Shaikh

Docket No. : 23952-0109  
Customer No. : 72386  
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### INFORMATION DISCLOSURE STATEMENT

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Please consider the information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" which is made pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98. Specifically, the Information Disclosure Statement is submitted before the mailing of a final Office Action, and along with the required fee, under 37 C.F.R. § 1.97(c). The Applicants do not concede that the submitted information is material to the patentability of any claim in the present application, that the submitted information has priority with respect to the present application, or that the submitted information is available as a reference against the present application. The Applicants also do not waive any right under any applicable statute, Rule of Practice in Patent Cases, or other provision of law.

The Applicants authorize charging any omitted fees to deposit account no. 19-5029 in the event of a deficiency. Should the Examiner have any questions regarding this Information Disclosure Statement Transmittal, the Applicants invite the Examiner to call the Attorney below.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

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Date: February 13, 2008

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